

I CLAIM:

1. A mobile real-time data processing system for use during delivery of a product, said system comprising:

5 a server adapted to establish a connection with a payment control center for conducting non-cash payment; and

a portable transaction terminal adapted to be operated by a delivery personnel who is responsible for delivering the product to a customer, said portable transaction terminal including:

means for inputting identification data of an electronic money owned by the customer;

15 means for establishing a communications link with said server and for transmitting the identification data to the payment control center via said communications link and said server so that payment for the product can be arranged by the payment control center through the electronic money of the customer;

20 means for receiving an approval message sent by the payment control center via said server and said communications link when the payment control center has successfully completed arrangements for the payment of the product;

25 means for generating a printed delivery receipt upon receiving the approval message; and

means for sending delivery confirmation to said server via said communications link upon completing the

delivery of the product.

2. The mobile real-time data processing system of Claim 1, wherein said server includes:

gateway server means, adapted to connect with the
5 payment control center, for transmitting the
identification data from said portable transaction
terminal to the payment control center, and for
transmitting the approval message from the payment
control center to said portable transaction terminal;
10 and

delivery managing server means for receiving the
delivery confirmation from said portable transaction
terminal.

3. The mobile real-time data processing system of Claim
1, wherein:

15 the payment control center is one of a banking
institution, a credit card institution, and a prepaid
account payment gateway; and

20 the electronic money owned by the customer is one
of a bank card, a credit card, and a prepaid card.

4. The mobile real-time data processing system of Claim
1, wherein said portable transaction terminal further
includes means for inputting product data found on the
product, means for displaying the product data, and means
25 for sending the product data to said server via said
communications link.

5. The mobile real-time data processing system of Claim 4, wherein said means for inputting the product data includes a bar code reader.
6. The mobile real-time data processing system of Claim 1, wherein said portable transaction terminal further includes means for obtaining a signature of the customer.
7. The mobile real-time data processing system of Claim 6, wherein said means for obtaining the signature includes a touch panel.
8. The mobile real-time data processing system of Claim 1, wherein said means for inputting the identification data includes a keypad.
9. The mobile real-time data processing system of Claim 1, wherein said means for inputting the identification data includes a magnetic card reader.
10. The mobile real-time data processing system of Claim 1, wherein said means for inputting the identification data includes a smart card reader.
11. The mobile real-time data processing system of Claim 1, wherein said communications link is a wireless communications link.
12. The mobile real-time data processing system of Claim 1, wherein said portable transaction terminal further includes means for encrypting the identification data prior to transmission to said server.